



Information Partners Can Use on:

The Limited Income NET Program for People With Retroactive Medicaid & SSI Eligibility

November 2009

People with Medicare who are also eligible for Medicaid or Supplemental Security Income (SSI) automatically get Extra Help paying for Medicare drug coverage. When Medicare records show that a person's Medicaid or SSI eligibility is retroactive to past months, their Extra Help and automatic Medicare drug coverage is retroactive for the same period.

As of January 1, 2010, the Limited Income NET (Newly Eligible Transition) Program will handle all claims for everyone with retroactive Medicare drug coverage.

In the Limited Income NET Program, a single Medicare drug plan (Humana) will provide retroactive coverage for any months an eligible person didn't have Medicare drug coverage. People with retroactive coverage may need to contact Limited Income NET to get reimbursed for covered prescriptions they paid for during months they had the retroactive coverage.

People eligible for retroactive Medicare drug coverage will be covered by Limited Income NET for any uncovered months in the past, the month in which Medicare gets notice that they qualify for Medicaid or SSI, AND the following month. Going forward, the person will get Medicare drug coverage from the Medicare drug plan Medicare auto-enrolled them into, or from the Medicare drug plan they chose if they joined a plan on their own.

Example: Social Security notified Medicare in February 2010 that Bob Smith was eligible for SSI in November 2009. Limited Income NET will provide retroactive Medicare drug coverage to Mr. Smith from November 2009 to March 2010. After March 2010, Mr. Smith will get Medicare drug coverage from UnitedHealthcare (the plan Medicare auto-enrolled him into).



Not everyone with Medicaid or SSI will have retroactive coverage. For people with retroactive coverage, the average period of retroactivity is 3–6 months.

How Will People Know They Have Retroactive Coverage through Limited Income NET?

Starting January 2010, people should check the yellow auto-enrollment notice they get in the mail to learn whether they have retroactive Medicare drug coverage through Limited Income NET. Medicare sends this yellow notice to everyone who is newly eligible for Medicaid or SSI. The notice lets people know they automatically get Medicare drug coverage and includes the date their coverage is effective.

Notice 11429 Means Limited Income NET Retroactive Coverage

People with retroactive coverage will get a yellow auto-enrollment notice with “CMS Product No. 11429 - YELLOW” printed in the bottom right corner. This notice lists the name and phone number of the Medicare drug plan that will provide their future drug coverage, and also lists the Limited Income NET contact information for dates of retroactive coverage. People with retroactive coverage will also get an additional notice from Limited Income NET with coverage details and instructions on how to get reimbursed for covered prescriptions they filled during any months of retroactive coverage.

Notice 11154 Means NO Retroactive Coverage

People who don't have retroactive coverage will get a yellow auto-enrollment notice with “CMS Product No. 11154 - YELLOW” printed in the bottom right corner. This notice lists the name and phone number of the Medicare drug plan that will provide their future drug coverage.

Reimbursement for People with Retroactive Coverage

People with retroactive coverage are eligible to be reimbursed for covered Part D prescriptions they paid for, from any pharmacy, during any past months they were entitled to retroactive coverage. In general, all Medicare Part D prescription drugs are covered, subject to certain safety limits.



Reimbursement for People with Retroactive Coverage (continued)

Limited Income NET will reimburse people the money they paid out-of-pocket for their covered Part D prescriptions, minus any applicable copayments (up to \$2.50 for a generic and \$6.30 for a brand-name drug in 2010). People should read the materials they get in the mail from Limited Income NET for instructions on how to file for reimbursement, or contact them at 1-800-783-1307. TTY users should call 1-877-801-0369.

Once Limited Income NET gets the written request for reimbursement, they have 72 hours to let the person know whether their drug is covered. If they determine the person is eligible for reimbursement, Limited Income NET will mail a check no later than 30 days after that. If they determine that the person's drug isn't covered, the person will get a letter explaining why.

People must ask for reimbursement within 180 days (6 months) after the date their Limited Income NET coverage ends. This date is on the yellow auto-enrollment notice with "CMS Product No. 11429 - YELLOW" printed in the bottom right corner.

Other People Who May Be Eligible for Limited Income NET

Medicare may not always have the most current information about a person's Medicaid or SSI eligibility. A person may qualify for retroactive coverage from Limited Income NET as long as they qualified for both Medicare and either Medicaid or SSI on that date.

People who learn they are eligible for retroactive coverage should contact Limited Income NET at 1-800-783-1307 for information about how to get reimbursed for any covered Part D drug expenses they had during months they were eligible for retroactive coverage.

Get More Information about the Limited Income NET Program

For questions about the Limited Income NET Program or a person's retroactive coverage, call Limited Income NET at 1-800-783-1307. TTY users should call 1-877-801-0369. Someone will be available to take your call from 8 AM to 8 PM in each U.S. time zone.

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CMS Product No. 11401-P